

**Information to identify the case:**

Debtor 1	<u>James Hugh Smith</u>	Social Security number or ITIN	xxx-xx-2258
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jodi Lyn Smith</u>	Social Security number or ITIN	xxx-xx-3940
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-14670-JNP			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James Hugh Smith

Jodi Lyn Smith  
aka Jodi Lyn Mango

6/9/21

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
James Hugh Smith  
Jodi Lyn Smith  
Debtors

Case No. 18-14670-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Jun 09, 2021

Form ID: 3180W

Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2021:

Recip ID	Recipient Name and Address
db	# James Hugh Smith, 106 Snyder Avenue, Westville, NJ 08093-1259
jdb	# Jodi Lyn Smith, 106 Snyder Avenue, Westville, NJ 08093-1259
517379540	AES Loan Servicing, PO Box 2461, Harrisburg, PA 17105-2461
517379538	+ Advanced Call Center Technologies LLC, 1235 Westlakes Dr, Berwyn, PA 19312-2417
517379539	+ Advocare Surgical Specialists, PO Box 3001, Voorhees, NJ 08043-0598
517379543	+ Best Buy Company, Inc., 7601 Penn Ave South, Richfield, MN 55423-3683
517379548	Credit One, PO Box 625, Metairie, LA 70004-0625
517379544	++ FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096 address filed with court:, Blaze First Savings Bank, 500 E 60th Street, Sioux Falls, SD 57104
517379551	Financial Recoveries, PO Box 1388, Mt Laurel, NJ 08054-7388
517379553	First Savings Credit Card, PO Box 5019, Sioux Falls, SD 57117-5019
517518388	+ Intercoastal Financial, LLC, 7954 Transit Rd #144, Williamsville, NY 14221-4117
517379558	+ Kennedy Health, Attn Patient Accounts, 500 Marlboro Ave, Cherry Hill, NJ 08002-2020
517379559	+ Laboratory Corporation of America, Bankruptcy Dept, PO Box 2240, Burlington, NC 27216-2240
517379561	+ Larchmont Medical Imaging, 1295 Rt 38 W, Hainesport, NJ 08036-2702
517540595	+ LoanDepot.com, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
517875003	LoanDepot.com, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108
518179627	+ NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, RAS CITRON, LLC, BANKRUPTCY DEPARTMENT, 130 CLINTON ROAD, SUITE 202, FAIRFIELD, NJ 07004-2927
517379566	NTB Credit Card, PO Box 6403, Sioux Falls, SD 57117-6403
518318725	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
518318726	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094 Dallas, TX 75261-9094
518127859	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
517379567	+ Paypal Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
518179628	+ RAS CITRON, LLC, BANKRUPTCY DEPARTMENT, 130 CLINTON ROAD, SUITE 202, FAIRFIELD, NJ 07004-2927
517379569	Target TD Bank, PO Box 9547, Portland, ME 04112-9547
517379573	Wawa Credit Card Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517379562	+ loanDepot, Attn Bankruptcy Dept, 425 Phillips Blvd, Ewing, NJ 08618-1430

TOTAL: 26

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 09 2021 21:23:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 09 2021 21:23:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

District/off: 0312-1

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517530995	Email/PDF: resurgentbknofications@resurgent.com	Jun 09 2021 21:39:56	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517379542	+ EDI: TSYS2.COM	Jun 10 2021 00:38:00	Barclay Card, 1007 N Orange Street, Wilmington, DE 19801-1239
517379545	EDI: WFNNB.COM	Jun 10 2021 00:38:00	Boscov Dept, Comenity Capital Bank, Bank Dept, PO Box 183043, Columbus, OH 43218-3043
517379546	EDI: CAPITALONE.COM	Jun 10 2021 00:38:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
517379547	EDI: RMSC.COM	Jun 10 2021 00:38:00	Care Credit Synchrony Bank, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
517379549	EDI: WFNNB.COM	Jun 10 2021 00:38:00	Davids Bridal, Comenity Capital Bank, Bankruptcy Department, PO Box 183003, Columbus, OH 43218-3003
517379550	EDI: DISCOVER.COM	Jun 10 2021 00:38:00	Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
517389207	EDI: DISCOVER.COM	Jun 10 2021 00:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517379552	+ Email/Text: csidl@sbcglobal.net	Jun 09 2021 21:24:00	First Premier Bank, PO Box 2208, Vacaville, CA 95696-8208
517379554	EDI: RMSC.COM	Jun 10 2021 00:38:00	HH Gregg Synchrony Bank, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
517379555	+ EDI: CITICORP.COM	Jun 10 2021 00:38:00	Home Depot Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517379556	EDI: RMSC.COM	Jun 10 2021 00:38:00	JC Penney Synchrony Bank, Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
517379557	EDI: RMSC.COM	Jun 10 2021 00:38:00	JC Penney Synchrony Bank, Bankruptcy Department, PO Box 965064, Orlando, FL 32896-5064
517664249	Email/PDF: resurgentbknofications@resurgent.com	Jun 09 2021 21:38:53	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517664250	+ Email/PDF: resurgentbknofications@resurgent.com	Jun 09 2021 21:38:53	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
517379560	+ EDI: WFNNB.COM	Jun 10 2021 00:38:00	Lane Bryant Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
517379563	EDI: RMSC.COM	Jun 10 2021 00:38:00	Lowes SYNCB, Bankruptcy Dept, PO Box 960061, Orlando, FL 32896-0661
517528594	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 09 2021 21:38:29	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517379564	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 09 2021 21:38:29	Merrick Bank, PO Box 9201, Old Beth Page, NY 11804-9001
517522401	+ EDI: MID8.COM	Jun 10 2021 00:38:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517456084	+ EDI: CBS7AVE	Jun 10 2021 00:38:00	Monroe & Main, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
517379565	EDI: CBS7AVE	Jun 10 2021 00:38:00	Monroe and Main, 1112 7th Avenue, Monroe, WI 53566-1364

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517521564	+ EDI: JEFFERSONCAP.COM	Jun 10 2021 00:38:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517379568	+ Email/Text: bankruptcy@prosper.com	Jun 09 2021 21:24:00	Prosper Marketplace, 221 Main Street No 300, San Francisco, CA 94105-1909
517540156	+ Email/Text: bncmail@w-legal.com	Jun 09 2021 21:23:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517475448	EDI: Q3G.COM	Jun 10 2021 00:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517380461	+ EDI: RMSC.COM	Jun 10 2021 00:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517379570	+ EDI: WFNNB.COM	Jun 10 2021 00:38:00	Torrid Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
517379571	EDI: RMSC.COM	Jun 10 2021 00:38:00	Toys 'R' Us, Synchrony Bank, Attn Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
517379572	EDI: RMSC.COM	Jun 10 2021 00:38:00	Walmart Synchrony Bank, Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517379541	##+	Allied Interstate, 7525 West Campus Rd, New Albany, OH 43054-1121

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 11, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor LoanDepot.com dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Francis Landgrebe	

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on behalf of Debtor James Hugh Smith flandgrebe@verizon.net r61604@notify.bestcase.com

Francis Landgrebe

on behalf of Joint Debtor Jodi Lyn Smith flandgrebe@verizon.net r61604@notify.bestcase.com

Harold N. Kaplan

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper hkaplan@rasnj.com informationathnk@aol.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Kevin Gordon McDonald

on behalf of Creditor LoanDepot.com LLC kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Rebecca Ann Solarz

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper rsolarz@kmlawgroup.com

Sindi Mncina

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11